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APPLICANT(s): Brookner et al

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EXAMINER: Lemma,
Samson B.

TITLE: GENERATION AND MANAGEMENT OF CUSTOMER PIN'S

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AMENDMENT AFTER FINAL

I. INTRODUCTION

This is in response to the Office Action mailed 12 July 2004 in regard to the above-identified patent application. Reconsideration of the rejection of the claims is respectfully solicited in light of the following amendment and remarks.